

Exhibit A-5

We're here to help.

About Your Business

Company Legal Name			
TRADERS GLOBAL GROUP INCORPORATED			
Company Trade Name (If Applicable)			
Contact Name (First and Last Name)			Position (Job Title)
MURTUZA KAZMI			
Company Address (Street Address, PO Box, RR, Apartment/ Building, Floor, Suite)			
City/ Town	Province/ Territory/ State	Postal/ Zip Code	Country
VAUGHAN	ON ▼	L4K2N1	Canada ▼
Country (If 'Other' selected for Country above)		Business Telephone (###-###-####)	
		647-787-8609	
Email Address			
murtuza@tradersglobalgroup.com			

TPS Account Opening Letter

Please accept this document as a 'letter of instruction' to open a new bank account at Bank of Montreal.

Section A – Account Details

Legal Entity Name:

TRADERS GLOBAL GROUP INCORPORATED



TPS Account Opening Letter (cont'd)

Trade Name (If Applicable):

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Number of Accounts to be opened: 1 CAD, 1 USD

Transit Number	Account Number	Account Currency	Account Descriptors
0002	7995	CAD ▼	BUSINESS BUILDER 1 BANK PLAN
0002	6188	USD ▼	

Account Contact Details

Full Name (First Name, Middle Initial, Last Name and Suffix)		
MURTUZA KAZMI		
Business Telephone (###-###-####)	Extension (If Applicable)	Email Address
(647) 787-8609		murtuza@tradersglobalgroup.com

Confirm the Nature of Your Business's Relationship with BMO - Select all that apply

- | | | |
|---|---------------------------------------|---|
| <input type="checkbox"/> Business Financing | <input type="checkbox"/> Credit Cards | <input checked="" type="checkbox"/> General Business Operations |
| <input type="checkbox"/> Investments | <input type="checkbox"/> Savings | <input type="checkbox"/> Trust Funds |

Confirm Intended Use of Account

General Business Operations - Select all that apply

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Accounts Payable | <input checked="" type="checkbox"/> Accounts Receivable | <input checked="" type="checkbox"/> Payroll |
| <input checked="" type="checkbox"/> CRA Remittance | <input checked="" type="checkbox"/> Employee Deductions | <input checked="" type="checkbox"/> Petty Cash |
| <input type="checkbox"/> Other - Enter Details: _____ | | |

Savings - Select all that apply

- | | | |
|---|--|---|
| <input type="checkbox"/> Cash Collateral | <input type="checkbox"/> Earn Interest on Excess Funds | <input type="checkbox"/> Foreign Currency |
| <input type="checkbox"/> Other - Enter Details: _____ | | |



Message Agreement for Commercial and Corporate Clients, Including Sole Proprietors and Partnerships (cont'd)

1. (a) Subject to 1(b) below, the Client acknowledges and agrees that BMO may, at its sole option, call an authorized signatory of the account being debited at the most recent telephone number of the Client in BMO's records, other than the authorized signatory who initiated the payment order, to verify any Messages instructing BMO to transfer amounts to third parties.

- (b) For only those Messages instructing BMO to transfer amounts of \$ _____ or more (or its
(Minimum Transfer Amount)

equivalent in any other currency) to third parties, BMO will call any one of the following individuals, provided such individual did not initiate the payment order:

Name (First Name, Middle Initial, Last Name and Suffix)	Telephone Number (###-###-####)
Murtuza Kazmi	6477878609

The foregoing procedures contained in this section 1 are the "Call Back Procedures". The Client authorizes and instructs BMO to act on all Messages received which do not relate to transfers to third parties without the need for further verification.

2. The Client acknowledges that if it fails to provide a threshold amount and the name and telephone number of any individual in section 1(b) above, BMO may, at its sole option, verify any Messages instructing BMO to transfer amounts to third parties (regardless of the amount of the transfer) in accordance with the Call Back Procedures described in section 1(a).
3. BMO may decline or delay acting on a Message for any reason. Strictly as illustrative examples, such reasons may without limitation include where the instructions in any Message are incomplete, ambiguous or cannot be carried out due to insufficient funds or otherwise, if BMO is unable to complete a Call Back Procedure, or if BMO doubts the authenticity of any Message, or the lawfulness of any instruction given in any Message. BMO makes no representations that Messages will be acted upon and BMO cannot accept liability for any damages or missed opportunities that flow from this potential inaction.
4. The Client understands that any deposit account(s) opened or investments purchased or reinvested, will be in the Client's business name(s) and Messages provided to BMO by fax transmission to open deposit account(s) or purchase or reinvest investments will be provided to BMO by a completed Addendum.
5. Unless the Client and BMO agree otherwise, BMO will send the Client any documentation, including any terms and conditions, which may be applicable to the type of transaction requested in the Message. BMO will assume the Client has received this information and that the Client agrees with the contents thereof unless the Client advises BMO within thirty (30) days of the date of the Message that the Client has not received it or that the Client is not in agreement.
6. The Client agrees that all Messages acted upon by BMO will, in the absence of BMO's gross negligence or willful misconduct, be conclusively deemed to be the Client's valid instructions to BMO, whether or not authorized by the Client or whether or not accurately on the part of the Client communicated and received. BMO's records will be conclusive evidence of the Message.



Ownership Attestation (cont'd)

The undersigned certifies that the ownership details for:

TRADERS GLOBAL GROUP INCORPORATED

(Legal Entity Name)

(the "**Business**") are accurate and complete as disclosed to the Bank and as documented below, and may be relied on by the Bank until a written notice of change is provided by the Business. Beneficial Owners are individuals or entities who own or control 25% or more of the Business.

The Business has _____ Beneficial Owner(s) who, directly or indirectly,

(Indicate Number or If No Beneficial Owners Enter Zero)

own 25% or more of the Business, and has provided the necessary information for each Beneficial Owner.

Ownership Information

Legal Name of Individual/ Entity MURTUZA KAZMI			
Address (Street Address, POBox, RR, Apartment/ Building, Floor, Suite) [REDACTED]			
City/ Town Markham	Province/ Territory/ State ON ▼	Postal/ Zip Code L3R 5B4	Country Canada ▼
Country (If 'Other' selected for Country above)			
Occupation (Individual Only)			
Occupation Details (Individual Only)			
Nature of Business (Entity Only)			
Ownership <input checked="" type="radio"/> Direct Ownership of 100 % <input type="radio"/> Indirect Ownership*			

*If Indirect Ownership is selected, please indicate the business entity owned directly:

Individual/ Entity indicated above Directly Owns _____ % of

(Legal Entity Name)



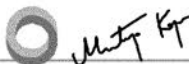
Ownership Attestation (cont'd)

The undersigned certifies that the Business has not issued bearer shares and will notify the Bank if bearer shares are issued.

Legal Entity Name

TRADERS GLOBAL GROUP INCORPORATED

Print name and title of Officer, Director, Partner or authorized signer as appropriate below signature.

Signature 	Date (Month DD, YYYY)
Full Name (First Name, Middle Initial, Last Name and Suffix) MURTUZA KAZMI	Position (Job Title) Chief Executive Officer
Signature	Date (Month DD, YYYY)
Full Name (First Name, Middle Initial, Last Name and Suffix)	Position (Job Title)

TPS Account Agreement Addendum

BMO Debit Card for Business and Telephone Banking/ Online Banking

To: Bank of Montreal (referred to as "we", "us" and "our")

TRADERS GLOBAL GROUP INCORPORATED

(Legal Entity Name)

(referred to as "you" and "your")

This is an Addendum to the TPS Account Agreement between you and us.

Glossary of Terms

"Account" means any business deposit account you have with us.

"Bill Issuer" means those entities or individuals whose bills (including, tax payments/ remittances) you indicate you would like to pay through the bill payment feature of any of the Services that we have registered to be an entity or individual which participates in the bill payment service.

"Bill Issuer Account Information" means the information for each Bill Issuer to whom you wish to make an electronic payment through our systems including, without limitation, the Bill Issuer's name and the billing account number.

"Bill Payment Account" means any Account(s) linked to the Card authorized to make bill payments:

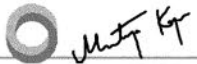


Agreement and Consent (cont'd)

The following Agreements have been signed by the Client's duly authorized representative(s) as of the date set out below.



- TPS Account Agreement
- TPS Account Opening Letter
- Consent and Authorization (~~RE~~ Electronic Delivery of T&PS and Related Anti-Money Laundering Documentation)
- TPS Account Agreement Addendum
- Message Agreement for Commercial and Corporate Clients, Including Sole Proprietors and Partnerships

I confirm and attest to the information provided on the TPS Account Opening Questionnaire.

Legal Entity Name TRADERS GLOBAL GROUP INCORPORATED	
Signature of Authorized Signer 	Date (Month DD, YYYY)
Full Name (First Name, Middle Initial, Last Name and Suffix) MURTUZA KAZMI	Position (Job Title) Chief Executive Officer
Signature of Authorized Signer	Date (Month DD, YYYY)
Full Name (First Name, Middle Initial, Last Name and Suffix)	Position (Job Title)

Signing on behalf of Bank of Montreal

- I certify that I have obtained the information on the TPS Account Opening Questionnaire from the client.

Signature of Employee 	Date (Month DD, YYYY)
Employee Name (First Name, Middle Initial, Last Name and Suffix) Christopher Melgar	
TPS Manager/ Delegate Signature 	Date (Month DD, YYYY)
Full Name (First Name, Middle Initial, Last Name and Suffix) BRITNEY HAYDEN	

